

10/018237

JC07 Rec'd PCT/PTO 07 DEC 2001

Practitioner's Docket No. RK7454PCT(US)

CHAPTER II

Preliminary Classification:

Proposed Class:

Subclass:

**TRANSMITTAL LETTER
TO THE UNITED STATES ELECTED OFFICE (EO/US)
(ENTRY INTO U.S. NATIONAL PHASE UNDER CHAPTER II)**

PCT/EP00/05359 ✓	09 June 2000 (09.06.00) ✓	10 June 1999 (10.06.99) ✓
International Application Number	International Filing Date	International Earliest Priority Date

TITLE OF INVENTION: METHOD FOR TRANSMITTING A CODE

APPLICANT(S): Christian HOGL and Josef GUNDEL

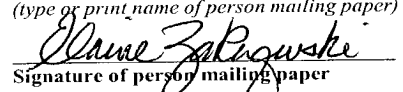
Box 2CT
Assistant Commissioner for Patents
Washington D.C. 20231
ATTENTION: EO/US

1. Applicant herewith submits to the United States Elected Office (EO/US) the following items under 35 U.S.C. Section 371:

CERTIFICATION UNDER 37 C.F.R. SECTION 1.10*

(Express Mail label number is *mandatory*.)
(Express Mail certification is *optional*.)

I hereby certify that this paper, along with any document referred to, is being deposited with the United States Postal Service on this date **December 7, 2001**, in an envelope as "Express Mail Post Office to Addressee," mailing Label Number **ET733232718US**, addressed to the Assistant Commissioner for Patents, Washington, D C 20231

Elaine Zakrzewski
(type or print name of person mailing paper)

Signature of person mailing paper

WARNING

Certificate of mailing (first class) or facsimile transmission procedures of 37 C.F.R. Section 1.8 cannot be used to obtain a date of mailing or transmission for this correspondence

***WARNING**

*Each paper or fee filed by "Express Mail" must have the number of the "Express Mail" mailing label placed thereon prior to mailing 37 C.F.R. Section 1.10(b)
"Since the filing of correspondence under [Section] 1.10 without the Express Mail mailing label thereon is an oversight that can be avoided by the exercise of reasonable care, requests for waiver of this requirement will not be granted on petition" Notice of Oct 24, 1996, 60 Fed Reg 56,439, at 56,442.*

- a. This express request to immediately begin national examination procedures (35 U.S.C. Section 371(f)).
- b. The U.S. National Fee (35 U.S.C. Section 371(c)(1)) and other fees (37 C.F.R. Section 1.492) as indicated below:

2. Fees

CLAIMS FEE*	(1) FOR	(2) NUMBER FILED	(3) NUMBER EXTRA	(4) RATE	(5) CALCULATIONS
BASIC FEE	TOTAL CLAIMS	11 - 20 =	0	x \$18 00 =	\$0.00
	INDEPENDENT CLAIMS	1 - 3 =	0	x \$84 00 =	\$0.00
	MULTIPLE DEPENDENT CLAIM(S) (if applicable) + \$280.00				\$0 00
	U.S. PTO WAS NOT INTERNATIONAL PRELIMINARY EXAMINATION AUTHORITY Where no international preliminary examination fee as set forth in Section 1.482 has been paid to the U.S. PTO, and payment of an international search fee as set forth in Section 1.445(a)(2) to the U.S. PTO: where a search report on the international application has been prepared by the European Patent Office or the Japanese Patent Office (37 C.F.R. Section 1.492(a)(5)) \$890 00				\$890.00
	Total of above Calculations				= \$890.00
SMALL ENTITY	Reduction by 1/2 for filing by small entity, if applicable. Affidavit must be filed (note 37 CFR Sections 1.9, 1.27, 1.28)				- \$445 00
	Subtotal				\$445 00
	Total National Fee				\$445.00
	Fee for recording the enclosed assignment document \$40 00 (37 C.F.R. Section 1.21(h)). See attached "ASSIGNMENT COVER SHEET".				\$0 00
TOTAL	Total Fees enclosed				\$445.00

*See attached Preliminary Amendment removing the multiple-dependent claims.

A check in the amount of \$445.00 to cover the above fees is enclosed.

3. A copy of the International application as filed (35 U.S.C. Section 371(c)(2)) is transmitted herewith (see Publication No. WO 00/77754 A1).
4. A translation of the International application into the English language (35 U.S.C. Section 371(c)(2)) is transmitted herewith.
5. Amendments to the claims of the International application under PCT Article 19 (35 U.S.C. Section 371(c)(3)) have not been transmitted. Applicant chose not to make amendments under PCT Article 19.

Date of mailing of Search Report (from form PCT/ISA/210): 16 November 2000.

6. A PRELIMINARY AMENDMENT is transmitted herewith.
7. A translation of the amendments to the claims under PCT Article 19 (38 U.S.C. Section 371(c)(3)) has not been transmitted for reasons indicated in section 5.
8. A copy of the international examination report (PCT/IPEA/409) is transmitted herewith.
9. A copy of the NOTIFICATION OF RECEIPT OF RECORD COPY (PCT/IB/301) is transmitted herewith.
10. A copy of the NOTIFICATION CONCERNING SUBMISSION OR TRANSMITTAL OF PRIORITY DOCUMENT (PCT/IB/304) is transmitted herewith.
11. A copy of the NOTICE INFORMING THE APPLICANT OF THE COMMUNICATION OF THE INTERNATIONAL APPLICATION TO THE DESIGNATED OFFICES (PCT/IB/308) is transmitted herewith.
12. An oath or declaration of the inventor (35 U.S.C. Section 371(c)(4)) complying with 35 U.S.C. Section 115 will follow.
13. An International Search Report (PCT/ISA/210) or Declaration under PCT Article 17(2)(a) is transmitted herewith.
14. An Information Disclosure Statement under 37 C.F.R. Sections 1.97 and 1.98 will be transmitted within THREE MONTHS of the date of submission of requirements under 35 U.S.C. Section 371(c).
15. Additional documents:
 - a. International Publication No. WO 00/77754
(Specification, claims and drawing)
16. The above items are being transmitted before 30 months from any claimed priority date.

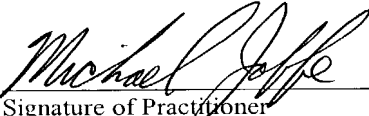
AUTHORIZATION TO CHARGE ADDITIONAL FEES

The Commissioner is hereby authorized to charge the following additional fees that may be required by this paper and during the entire pendency of this application to Account No.: 50-0537

37 C.F.R. Section 1.492(a)(1), (2), (3), and (4) (filing fees)
37 C.F.R. Section 1.492(b), (c), and (d) (presentation of extra claims)
37 C.F.R. Section 1.17 (application processing fees)

Date: December 7, 2001

Reg. No.: 36,326
Tel. No.: 440-684-1090
Customer No.: 22203



Signature of Practitioner

Michael A. Jaffe
Mark Kusner Co., LPA
Highland Place - Suite 310
6151 Wilson Mills Road
Highland Heights, OH 44143

Practitioner's Docket No. RK7454PCT(US)

CHAPTER II

PCT/EP00/05359	09 June 2000 (9.06.00)	10 June 1999 (10.06.99)
International Application Number	International Filing Date	International Earliest Priority Date

TITLE OF INVENTION: METHOD FOR TRANSMITTING A CODE

APPLICANT(S): Christian HOGL and Josef GUNDEL

Box PCT
Assistant Commissioner for Patents
Washington D.C. 20231
ATTENTION: EO/US

December 7, 2001

PRELIMINARY AMENDMENT

Dear Sir:

Prior to substantive examination, entry of the following amendments are respectfully requested.

IN THE CLAIMS:

Please replace all currently pending claims with the following complete set of pending claims:

CERTIFICATION UNDER 37 C.F.R. SECTION 1.10*

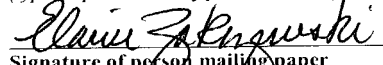
(Express Mail label number is **mandatory**.)

(Express Mail certification is **optional**.)

I hereby certify that this paper, along with any document referred to, is being deposited with the United States Postal Service on this date **December 7, 2001**, in an envelope as "Express Mail Post Office to Addressee," mailing Label Number **ET733232718US**, addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231

Elaine Zakrzewski

(type or print name of person mailing paper)


Signature of person mailing paper

WARNING

Certificate of mailing (first class) or facsimile transmission procedures of 37 C.F.R. Section 1.8 cannot be used to obtain a date of mailing or transmission for this correspondence

***WARNING**

Each paper or fee filed by "Express Mail" **must** have the number of the "Express Mail" mailing label placed thereon prior to mailing 37 C.F.R. Section 1.10(b)
"Since the filing of correspondence under [Section] 1.10 without the Express Mail mailing label thereon is an oversight that can be avoided by the exercise of reasonable care, requests for waiver of this requirement will **not** be granted on petition." Notice of Oct 24, 1996, 60 Fed. Reg. 56,439, at 56,442

CLEAN VERSION OF ALL PENDING CLAIMS

1. (Amended) A method for transmitting a code to a user by means of a code allocation unit, comprising the following steps:
 - the user transmits his or her financial account identifier information to the code allocation unit;
 - the code allocation unit transfers an amount of money to a financial institution specified by the user and/or transfers an amount of money from the financial institution, thereby submitting the account identifier information and the code to be transmitted as additional information with this transfer and/or this debit; and
 - the financial institution forwards a receipt for the transfer and/or debit together with the additional information to the user.
2. (Amended) The method of claim 1, wherein, prior to the financial institution executing the transfer and/or debit, a verification unit of the financial institution verifies the transfer and/or debit data submitted by the allocation unit as to whether they can be assigned to a valid account of the user, and, in the case of a positive verification, the financial institution executes the transfer and/or debit initiated by the allocation unit.
3. (Amended) The method of claim 2, wherein, in the case of a negative verification by the verification unit, this result is transmitted to the allocation unit by the verification unit.
4. (Amended) The method according to claim 2, wherein
 - the user furthermore transmits identification data to the code allocation unit;
 - the code allocation unit submits the identification data together with the account identifier information when initiating the transfer and/or debit; and
 - the verification unit verifies the identification data in combination with the account identifier information.
5. (Amended) The method according to claim 4, wherein the transmission of the identification data and/or financial account identifier information of the user and/or the money transfer and/or debit are being effected by a remote data connection.

6. (Amended) The method according to claim 1, wherein in the transmission of the transfer or debit transaction receipt with the additional information is effected by a remote data connection and/or by an account balance statement printer.
7. (Amended) The method according to claim 6, wherein the remote data connection is a computer network or an automated telephone interface.
8. (Amended) The method according to claim 1, wherein
the code consists of at least two partial codes; and
one partial code is being transmitted as additional information with the transfer and/or debit and another partial code is being transmitted by an alternate method to the user.
9. (Amended) The method according to claim 4, wherein the identification data comprise at least the user's full name.
10. (Amended) The method according to claim 1, wherein the account identifier information referring to the financial institution comprises at least the bank account number and/or credit card number of the user and/or the name or bank code number of the financial institution or the credit card company.
11. (Amended) The method according to claim 1, characterized in that the financial institution also forwards a receipt for the transfer and/or debit to the allocation unit.

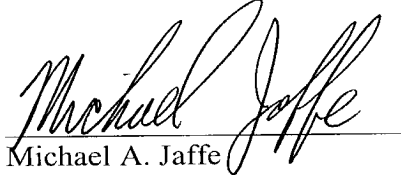
REMARKS

The foregoing amendments have been made to put the claims in conformity with U.S. patent practice. Marked up versions of the foregoing amendments, in accordance with 37 C.F.R. 1.121, are attached hereto.

In view of the foregoing, it is respectfully submitted that the present application is now in proper condition for substantive examination.

If there are any fees necessitated by the foregoing communication, please charge such fees to our Deposit Account No.50-0537, referencing our Docket No. RK7454PCT(US).

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Michael Jaffe", is written over a horizontal line.

Michael A. Jaffe
Registration No. 36,326

Date: December 7, 2001

Mark Kusner Co., LPA
Highland Place – Suite 310
6151 Wilson Mills Road
Highland Heights, Ohio 44143
(440) 684-1090 (phone)
(440) 684-1095 (fax)

MARKED UP VERSION OF AMENDED CLAIMS

1. (Amended) A method for transmitting a code to a user by means of a code allocation unit ~~(3)~~, ~~characterized by comprising~~ the following steps:
the user transmits his or her financial account identifier information to the code allocation unit ~~(3)~~;
the code allocation unit ~~(3)~~ transfers an amount of money to a financial institution ~~(5)~~ specified by the user and/or transfers an amount of money from the financial institution ~~(5)~~, thereby submitting the account identifier information and the code to be transmitted as additional information with this transfer and/or this debit;
and
the financial institution ~~(5)~~ forwards a receipt for the transfer and/or debit together with the additional information to the user.
2. (Amended) The method of claim 1, ~~characterized in that~~wherein, prior to the financial institution ~~(5)~~ executing the transfer and/or debit, a verification unit of the financial institution ~~(5)~~ verifies the transfer and/or debit data submitted by the allocation unit ~~(3)~~ as to whether they can be assigned to a valid account of the user, and, in the case of a positive verification, the financial institution ~~(5)~~ executes the transfer and/or debit initiated by the allocation unit ~~(3)~~:
3. (Amended) The method of claim 2, ~~characterized in that~~wherein, in the case of a negative verification by the verification unit, this result is transmitted to the allocation unit ~~(3)~~ by the verification unit.
4. (Amended) The method according to claims 2 ~~or 3~~, ~~characterized in that~~wherein the user furthermore transmits identification data to the code allocation unit ~~(3)~~; the code allocation unit ~~(3)~~ submits the identification data together with the account identifier information when initiating the transfer and/or debit; and
the verification unit verifies the identification data in combination with the account identifier information.
5. (Amended) The method according to ~~any of the preceding claims~~, ~~characterized in that~~claim 4, wherein the transmission of the identification data and/or financial account identifier information of the user and/or the money transfer and/or debit are being effected by a remote data connection ~~(2)~~.

6. (Amended) The method according to ~~any of the preceding claims, characterized in that~~claim 1, wherein in the transmission of the transfer or debit transaction receipt with the additional information is effected by a remote data connection (6) and/or by an account balance statement printer.
7. (Amended) The method according to ~~claims 5 or 6, characterized in that~~wherein the remote data connection(s) ~~(2, 4, 6)~~ is ~~(are)~~ a computer network or an automated telephone interface.
8. (Amended) The method according to ~~any of the preceding claims, characterized in that~~claim 1, wherein
the code consists of at least two partial codes; and
one partial code is being transmitted as additional information with the transfer and/or debit and another partial code is being transmitted by an alternate method to the user.
9. (Amended) The method according to ~~any of the preceding claims, characterized in that~~claim 4, wherein the identification data comprise at least the user's full name.
10. (Amended) The method according to ~~any of the preceding claims, characterized in that~~claim 1, wherein the account identifier information referring to the financial institution ~~(5)~~ comprises at least the bank account number and/or credit card number of the user and/or the name or bank code number of the financial institution or the credit card company.
11. (Amended) The method according to ~~any of the preceding claims~~claim 1, characterized in that the financial institution ~~(5)~~ also forwards a receipt for the transfer and/or debit to the allocation unit ~~(3)~~.

1/ psls

1

10/018237
JC13 Rec'd PCT/PTO 07 DEC 2001

Method for transmitting a code

The present invention relates to a method for transmitting a code to a user.

Traditionally, companies offering services or selling goods are used to issuing personal codes to users who intend to buy or use the goods or services in order to facilitate identification of the users with the company. Furthermore, financial institutions, for example, are used to issuing personal identification numbers (PINs) to their customers to enable them to withdraw money from ATMs, conduct financial transactions, standing orders or use other services through a computer. Whenever a user initiates the first contact to such a company there is the problem of transmitting the personal code to him or her securely with minimal expense. Traditionally, personal codes will be handed over personally or sent by mail. Although both transmission methods are relatively secure, the expense associated with it is relatively high. It is either necessary to prepare a special tamper-proof letter, thereby ensuring that no third party can get information about the code without opening the letter, or the user has to show up in person with a company representative and submit a means of identification, for example his passport, in order to have his or her identity checked. Furthermore, companies, especially those offering online services, are used to transmitting personal codes via e-mail. Although this transmission method is very simple, it is also very insecure.

Once a personal code has been transmitted to a user, there is the additional problem of how to conduct future payment transactions with the user when he or she is buying or using the company's goods or services. The so-called direct debit method has been proven to be especially advantageous for conducting payment transactions. With this method, the user agrees in advance to have amounts of money transferred from his or her bank corresponding to the goods or services bought or used, thereby eliminating the need to explicitly confirm every single transaction in the future. With this method, the company submits the user's financial account identifier and the amount to be transferred to the user's financial institution. This can be especially simply effected by an electronic storage media, for example a diskette, or by an online remote data connection. The financial institution verifies the financial account identifier information and, after positive verification, transfers the respective amount of money from the user's account to the company's account. For the company conducting this direct debit method, there is the problem of guaranteeing that all data submitted to the financial institution are correct. For example, if the financial account identifier information cannot be assigned to a valid bank account, the financial institution will reject the transaction and levy relatively high charges to the company. Consequently, with new users, there is the added problem of verifying financial account identifier information along with transmitting personal codes in order to

It is therefore the object of the present invention to provide a method for transmitting a code to a user which is secure, causes minimal expense and, therefore, costs associated with the transmission, and additionally provides a means for verifying financial account identifier information provided by the user.

According to the invention, the user transmits his or her financial account identifier information to a code allocation unit. Said code allocation unit transfers an amount of money to the financial institution specified by the user and/or transfers an amount of money from the financial institution specified by the user, thereby submitting the account identifier information and the code to be transmitted as additional information with this transfer and/or this debit. After having executed the transfer and/or the debit, the financial institution forwards a receipt for the transfer and/or debit together with the additional information to the user.

Furthermore, the method according to the invention provides a proof that the code has been transmitted to the account specified by the financial account identifier information through the additional information with the transfer or debit. The financial institution thus acts as an independent third party confirming the transaction. Consequently, the user will later not be able to repudiate having received the code. Thus, the transmission method according to the invention is almost equivalent to a registered letter, but less expensive and causes less effort.

In an advantageous embodiment of the invention, a verification unit of the financial institution, prior to executing the transfer and/or debit verifies the transfer and/or debit, data submitted by the allocation unit as to whether they can be assigned to a valid financial account of the user. In the case of a positive verification, the financial institution executes the transfer and/or debit initiated by the allocation unit. This measure ensures that the transfer and/or debit will not be executed unless there is a valid account of the user with the financial institution. For example, if his or her account is temporarily closed or non-existent, an invalid transaction can be avoided. Consequently, the method according to the invention obviates the need for separately verifying financial account identifier information or incurring future costs associated with invalid direct debit transactions.

Advantageously, in the case the verification of the financial account identifier information is negative, the verification unit of the financial institution transmits this result to the code allocation unit. In the code allocation unit, it can thus be decided whether to refrain from issuing a personal code to the user but rather contact him or her through another communication channel, if necessary.

Advantageously, the user furthermore submits identification data to the code allocation unit. These identification data are being submitted together with the account identifier information when initiating the transfer and/or debit. The verification unit verifies the identification data in combination with the account identifier information. Thus, not only the principal validity of the account identifier information can be verified, but also whether the account identifier information matches the specified user.

The transmission of the identification data and/or financial account identifier information of the user, the money transfer and/or debit and/or the transmission of the transfer or debit transaction receipt can advantageously be effected by a remote data connection. This can facilitate the method according to the invention very much. Furthermore, by using a remote data connection, the code can very quickly be transmitted to the user. The remote data connection can, for example, be effected through a computer network and/or an automatic telephone interface, for example an interactive voice response system.

In an advantageous embodiment of the method according to the invention, the code consists of at least two partial codes, whereby one code is being transmitted by the method according to the invention as an additional information with the transfer and/or debit and another partial code is being transmitted to the user by an alternate transmission method. This embodiment has the advantage that a third party, even in the case of getting access to the code transmitted by the method according to the

invention, is being prevented from using it fraudulently, because the resulting code effectively used later consists of the at least two partial codes. Even if the other partial code is being transmitted by a relatively insecure method, such as the internet or the telephone, the probability of a third party getting access to both partial codes is very low. This embodiment thus provides a very secure code transmission method.

Advantageously, the identification data transmitted by the user to the allocation unit comprise at least the user's full name. Furthermore, the financial account identifier information transmitted by the user to the code allocation unit comprises at least the bank account number or credit card number and/or the name or bank code number of the financial institution or the credit card company.

Furthermore, the financial institution can also forward a transfer or debit transaction receipt to the allocation unit. Thus, through the receipts of the financial institution, not only the user, but also the party operating the code allocation unit will be advantageously provided with a means of proving the code transmission. This embodiment of the method according to the invention is almost equivalent to a registered letter with delivery confirmation, avoiding the drawbacks associated with sending letters.

Embodiments of the method according to the invention will be described in detail with references to the enclosed figure.

The figure schematically depicts a system for conducting the method according to the invention.

Reference number 1 refers to an input unit of a user intending to obtain a code from a company, for example, in order to use the company's services. The input unit can, for example, be a computer or a telephone system. The company features a code allocation unit 3. This code allocation unit 3 can, for example, be the company's central computer or a system of connected single computers. The code to be allocated can be any information submitted to a user in order to enable him to identify himself or herself to any party. The code can be a permanent personal access code such as a PIN. Furthermore, the code can be a one-time code such as a TAN (transaction number).

The user's input unit 1 and the company's allocation unit 3 are connected by some form of remote data connection 2. The remote data connection can, for example, be a computer network such as the internet or an automatic telephone interface such as an interactive voice response system. The user transmits his or her financial account identifier information through the input unit 1 via the remote data connection 2 to the

code allocation unit 3. In this context, the term "financial account identifier information" refers to any collection of data that allow to establish some form of financial transaction with the user. The term "financial institution" generally refers to an entity through which financial transactions can be conducted. Obviously, the term also comprises a network of single institutions, for example the user's bank, the company's bank and for example, the ACH (Automated Clearing House). The financial transactions can thus be effected, for example, through an account with a financial institution, such as a bank or savings bank, or a credit card account. The financial account identifier information provided by the user comprises of his or her bank account number or credit card number and the name or bank code number of his or her financial institution or credit card company.

The code allocation unit 3 then transfers an amount of money to the financial institution specified by the user, thereby submitting the financial account identifier information and, if necessary, the user's identification data. After the new user's data have been transmitted, the money transfer can be effected automatically. Furthermore, the code to be transmitted is being transmitted as additional information with this transfer. The term "additional information" refers to any information transmitted in association with the money transfer. This information can be transmitted in unencrypted or encrypted form, additionally to the money transfer data or contained therein.

Such transmissions can, for example, be effected in the following ways: with a money transfer to a financial institution, a payment reference can be specified. This payment reference can indicate the code to be transmitted. Advantageously, a very small amount of money, for example EUR 1.00 is being transferred. Furthermore, the code to be transmitted can be contained within the amount of money to be transferred. For example, if the code 1498 is to be transmitted, an amount of EUR 14.98 could be transferred. The amount transferred can later be billed as an expense to the user. The money transfer can be effected through a remote data connection 4 between the code allocation unit 3 and the financial institution 5.

The financial institution 5 advantageously features a verification unit which verifies the money transfer data received from the code allocation unit as to whether they can be assigned to a valid financial account of the user. For example, it is being verified whether the account number exists and, if applicable, whether it exists for the specified user. In the case of a positive validation, the financial institution 5 executes the money transfer initiated by the allocation unit 3 and credits the respective amount of money to the users account. A receipt for the money transfer together with the additional information is being transmitted to the user via another connection 6, which can also be a remote data connection 6 such as a computer network or an automatic

telephone interface. Furthermore, it is possible to forward the receipt to the user by an account balance statement printer.

Additionally, the financial institution 5 can also forward a receipt for the money transfer to the allocation unit 3 in order to provide the party operating the code allocation 3 unit with a means of proving the code transmission.

The method according to the invention provides an especially simple way of transmitting a personal code to a new user. All the user has to know is how to extract the code from the additional information associated with the money transfer. This can be communicated by the company issuing the code or by another party, for example over the internet in a public forum.

Simultaneously with the transmission, it is verified that the financial account identifier information is correctly specified by the user, because only by doing so will he or she be able to receive the money transfer. This is especially important for future payment transactions between the user and the company offering services or selling goods. Furthermore, the user will receive his or her code very quickly, as the time needed for the transmission depends only on the time needed for the money transfer by the financial institution 5.

It is being remarked that the term "remote data connection" not only refers to an online connection, but also to offline connections, as long as some form of data transfer between the respective units is effected. For example, it could also be possible to ship data storage media.

If the verification unit of the financial institution 5 yields a verification result indicating that the account identifier information submitted is invalid, the financial institution 5 does not carry out the money transfer. Advantageously, this result is being transmitted to the verification and allocation unit via a remote data connection 4. In this case, it can thus be decided in the code allocation unit whether to initiate another contact to the user 1, for example through the remote data connection 2, or whether to refrain from issuing a personal code to the respective user.

In another embodiment of the method according to the invention, the code to be used later by the new user consists of two or more partial codes. For example, the first partial code represents the first four digits of the effective code and the second partial code represents the last four digits. The effective code could, for example, also be generated by multiplying the two partial codes or by applying some other computation known to the user. One partial code is being transmitted to the user using the method according to the invention and the other partial code or a plurality of other partial

This embodiment of the method provides an increased level of security, because an unauthorized person, even when getting access to the partial code transmitted by the method according to the invention, still has no information about the resulting code effectively used later. The probability of that person getting access to both or all partial codes is very low.

Furthermore, both a transfer and a debit of the same amount of money can be executed simultaneously. Although this method slightly increases the expense, however, it will have a neutral effect on the new user's account balance.

Claims

1. A method for transmitting a code to a user by means of a code allocation unit (3), characterized by the following steps:
 - the user transmits his or her financial account identifier information to the code allocation unit (3);
 - the code allocation unit (3) transfers an amount of money to a financial institution (5) specified by the user and/or transfers an amount of money from the financial institution (5), thereby submitting the account identifier information and the code to be transmitted as additional information with this transfer and/or this debit;
 - the financial institution (5) forwards a receipt for the transfer and/or debit together with the additional information to the user
2. The method of claim 1, characterized in that, prior to the financial institution (5) executing the transfer and/or debit, a verification unit of the financial institution (5) verifies the transfer and/or debit data submitted by the allocation unit (3) as to whether they can be assigned to a valid account of the user, and, in the case of a positive verification, the financial institution (5) executes the transfer and/or debit initiated by the allocation unit (3).
3. The method of claim 2, characterized in that, in the case of a negative verification by the verification unit, this result is transmitted to the allocation unit (3) by the verification unit.
4. The method according to claims 2 or 3, characterized in that the user furthermore transmits identification data to the code allocation unit (3), the code allocation unit (3) submits the identification data together with the account identifier information when initiating the transfer and/or debit, and the verification unit verifies the identification data in combination with the account identifier information.
5. The method according to any of the preceding claims, characterized in that the transmission of the identification data and/or financial account identifier information of the user and/or the money transfer and/or debit are being effected by a remote data connection (2).

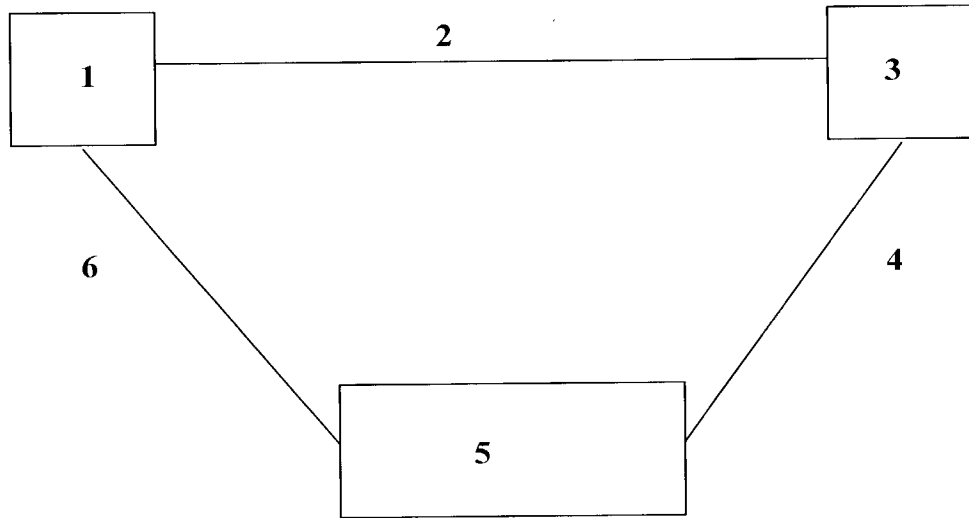
6. The method according to any of the preceding claims, characterized in that the transmission of the transfer or debit transaction receipt with the additional information is effected by a remote data connection (6) and/or by an account balance statement printer.
7. The method according to claims 5 or 6, characterized in that the remote data connection(s) (2, 4, 6) is (are) a computer network or an automated telephone interface.
8. The method according to any of the preceding claims, characterized in that the code consists of at least two partial codes and one partial code is being transmitted as additional information with the transfer and/or debit and another partial code is being transmitted by an alternate method to the user.
9. The method according to any of the preceding claims, characterized in that the identification data comprise at least the user's full name.
10. The method according to any of the preceding claims, characterized in that the account identifier information referring to the financial institution (5) comprises at least the bank account number and/or credit card number of the user and/or the name or bank code number of the financial institution or the credit card company.
11. The method according to any of the preceding claims, characterized in that the financial institution (5) also forwards a receipt for the transfer and/or debit to the allocation unit (3).

Abstract

The present invention relates to a method for transmitting a code to a user in which the user transmits his or her financial account identifier information to a code allocation unit 3, the code allocation unit 3 transfers an amount of money to the financial institution 5 specified by the user and/or transfers an amount of money from the financial institution 5 specified by the user, thereby submitting the account identifier information and the code to be transmitted as additional information with this transfer and/or this debit, and the financial institution 5 forwards a receipt for the transfer and/or debit together with the additional information to the user.

1/4

Figure



Practitioner's Docket No. RK7454PCT(US)

PATENT

COMBINED DECLARATION AND POWER OF ATTORNEY

(ORIGINAL, DESIGN, NATIONAL STAGE OF PCT)

As a below named inventor, I hereby declare that.

TYPE OF DECLARATION

This declaration is of the following type: (check one applicable item below)

- ☐ original.
☐ design
☐ supplemental
☒ national stage of PCT

INVENTORSHIP IDENTIFICATION

WARNING. If the inventors are each not the inventors of all the claims, an explanation of the facts, including the ownership of all the claims at the time the last claimed invention was made, should be submitted.

Our residence, post office address and citizenship are as stated below, next to our names. We believe that we are an original, first and joint inventor (if plural names are listed below) of the subject matter that is claimed, and for which a patent is sought on the invention entitled

TITLE OF INVENTIONMethod for transmitting a code**SPECIFICATION IDENTIFICATION**

The specification of which: (complete (a), (b), or (c))

(a) ☐ is attached hereto

NOTE: The following combinations of information supplied in an oath or declaration filed on the application filing date with a specification are acceptable as minimums for identifying a specification and compliance with any one of the items below will be accepted as complying with the identification requirement of 37 C.F.R. § 1.63

- "(1) name of inventor(s), and reference to an attached specification which is both attached to the oath or declaration at the time of execution and submitted with the oath or declaration on filing,
 "(2) name of inventor(s), and attorney docket number which was on the specification as filed, or
 "(3) name of inventor(s) and title which was on the specification as filed."

Notice of July 13, 1995 (1177 O.G. 60)

- (b) ☐ was filed on _____, as ☐ Application No. 0 / _____ or
☐ _____ and was amended on _____ (if applicable)

NOTE Amendments filed after the original papers are deposited with the PTO that contain new matter are not accorded a filing date by being referred to in the declaration. Accordingly, the amendments involved are those filed with the application papers or, in the case of a supplemental declaration, are those amendments claiming matter not encompassed in the original statement of invention or claims. See 37 C.F.R. § 1.67.

NOTE The following combinations of information supplied in an oath or declaration filed after the filing date are acceptable as minimums for identifying a specification and compliance with any one of the items below will be accepted as compliance with the identification requirement of 37 C.F.R. § 1.63:

- "(1) name of inventor(s), and application number (consisting of the series code and the serial number, e.g., 08/123,456),
 "(2) name of inventor(s), serial number and filing date
 "(3) name of inventor(s) and attorney docket number which was on the specification as filed,
 "(4) name of inventor(s), title which was on the specification as filed and filing date
 "(5) name of inventor(s), title which was on the specification as filed and reference to an attached specification which is both attached to the oath or declaration at the time of execution and submitted with the oath or declaration, or
 "(6) name of inventor(s), title which was on the specification as filed and accompanied by a cover letter accurately identifying the application for which it was intended by either the application number (consisting of the series code and the serial number, e.g., 08/123,456), or serial number and filing date. Absent any statement(s) to the contrary, it will be presumed that the application filed in the PTO is the application which the inventor(s) executed by signing the oath or declaration.

Notice of July 13, 1995 (1177 O.G. 60), M.P.E.P. § 601(a), 6th ed., rev.3.

- (c) ☒ was described and claimed in PCT International Application No. PC I/EP00/05359 ✓
 filed on June 9, 2000 and as amended under PCT Article 19 on _____
 _____ (if any)

ACKNOWLEDGMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information, which is material to patentability as defined in 37 Code of Federal Regulations, § 1.56, and which is material to the examination of this application, namely, information where there is a substantial likelihood that a reasonable Examiner would consider it important in deciding whether to allow the application to issue as a patent, and

(also check the following items, if desired)

- ☒ in compliance with this duty, there is attached an information disclosure statement in accordance with 37 C.F.R. § 1.98

PRIORITY CLAIM (35 U.S.C. § 119(a)-(d))

(Declaration and Power of Attorney—page 2 of 3)

NOTE: "The claim to priority need be in no special form and may be made by the attorney or agent if the foreign application is referred to in the oath or declaration as required by § 1.63. The claim for priority and the certified copy of the foreign application specified in 35 U.S.C. § 119(b) must be filed in the case of an interference (§ 1.630) when necessary to overcome the date of a reference relied upon by the examiner, when specifically required by the examiner, and in all other situations before the patent is granted. If the claim for priority or the certified copy of the foreign application is filed after the date the issue fee is paid, it must be accompanied by a petition requesting entry and by the fee set forth in § 1.101. If the certified copy is not in the English language, a translation need not be filed except in the case of interference, in which event an English language translation must be filed together with a statement that the translation of the certified copy is accurate." 37 C.F.R. § 1.55(a)

I hereby claim foreign priority benefits under Title 35, United States Code, § 119(a)-(d) of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed
(complete (d) or (e))

- (d) ☐ no such applications have been filed.
(e) ☒ such applications have been filed as follows

NOTE: Where item (e) is entered above and the International Application which designated the U.S. itself claimed priority check item (e) enter the details below and make the priority claim

**PRIOR FOREIGN/PCT APPLICATION(S) FILED WITHIN 12 MONTHS
(6 MONTHS FOR DESIGN) PRIOR TO THIS APPLICATION
AND ANY PRIORITY CLAIMS UNDER 35 U.S.C. § 119(a)-(d)**

COUNTRY (OR INDICATE IF PCT)	APPLICATION NUMBER	DATE OF FILING DAY, MONTH, YEAR	PRIORITY CLAIMED UNDER 35 USC 119
Germany ✓	199 26 472 4 ✓	10.06 1999 ✓	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO

POWER OF ATTORNEY

I hereby appoint the following practitioner(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith

2 -

Mark Kusner
Michael A. Jaffe

Registration No. 31,115
Registration No. 36,326

I hereby appoint the practitioner(s) associated with the Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith

SEND CORRESPONDENCE TO:

Michael A. Jaffe, Esq.
Mark Kusner Co., LPA
Highland Place - Suite 310
6151 Wilson Mills Road
Highland Heights, OH 44143

DIRECT TELEPHONE CALLS TO

Michael A. Jaffe, Esq.
(440) 684-1090

Customer Number 22203

DECLARATION

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon

SIGNATURE(S)

NOTE: Carefully indicate the family (or last) name as it should appear on the filing receipt and all other documents.

NOTE: Each inventor must be identified by full name, including the family name and at least one given name without abbreviation, together with any other given name or initial and by his/her residence, post office address and country of citizenship. 37 C.F.R. § 1.63(a)(3).

NOTE: Inventors may execute separate declarations/oaths provided each declaration/oath sets forth all the inventors. Section 1.63(a)(3) requires that a declaration/oath inter alia identify each inventor and prohibits the execution of separate declarations/oaths which each sets forth only the name of the executing inventor. 62 Fed. Reg. 53,131-53,142, October 10, 1997.

Full name of sole or first inventor

1-00 Christian Hogl
(Given Name) (Middle Initial or Name) Family (Or Last Name)

Inventor's signature [Signature]
Date 18.6.02 Country of Citizenship Germany ✓

Residence Klenzestr. 52a

Post Office Address 80469 Munich, Germany DEX

■■■■■■

Full name of second joint inventor, if any

2-00 Josef Grundel
(Given Name) (Middle Initial or Name) Family (Or Last Name)

Inventor's signature [Signature]
Date 17.6.02 Country of Citizenship Germany ✓

Residence Feldkirchnerstr 24

Post Office Address 85609 Aschheim, Germany DEX

■■■■■■